



Optum Stop Loss Business Continuity Plan

Optum Stop Loss is actively engaged in supporting the response to COVID-19, including efforts to safeguard the health and safety of our clients and their employees. Our business continuity plan is in place to address disasters, including epidemics, and is tested periodically and governed by the UnitedHealth Group Enterprise Resiliency & Response program.

The sections below outline the strategy for our response to recent events to maintain our ability to continue critical business function processes and operate in a prioritized manner.

Liquidity

Optum Stop Loss maintains liquidity to ensure claim reimbursement on behalf of our customers.

COVID-19 provisions for Optum Stop Loss

Our Stop Loss Policy Provision modifications for COVID-19:

- Policyholders that modify plan benefits to remove member copay related to testing for COVID-19 may do so at no impact to specific or aggregate premium.
- Policyholders that modify plan benefits to remove member copays as it relates to telemedicine during the COVID-19 pandemic may do so at no impact to specific or aggregate premium.
- Policyholders that modify plan benefits to allow an early refill on one time per medication basis can do so at no impact to specific and aggregate premium.

To make these changes, the Policyholder will need to send Optum an email outlining their coverage decisions and the effective date of the changes. Optum will allow the effective date to be as early as March 13, 2020, which is the date in which a National Emergency was declared. Optum will also need to receive a Plan Document amendment reflective of the change in this email no later than August 1, 2020, or prior to the renewal date. These Stop Loss Policy provision modifications are being made as a one-time exception relating to the COVID-19 pandemic.

At this time, we are not making any other changes to Stop Loss Policy provisions or procedures as they relate to COVID-19.

Contact centers

As a national company with regional scope, please continue to contact your dedicated Stop Loss team as it relates to sales, account management and overall service.

Supporting the Optum mission

In support of the Optum mission to help people live healthier lives and help the health care system work better for everyone, we are committed to providing vital services to our members and community during times of calm as well as crisis. The Enterprise Resiliency & Response Program, with the interrelated services of event management, site emergency planning, business continuity planning, disaster recovery planning, and response to events impacting public health and pandemics, are designed to ensure we can react quickly to all forms as disasters, minimizing potential negative impacts to our operations and vital services.

Optum Stop Loss is prepared to support all of our clients and will continue to share critical information that impacts their health care and plan benefits.